

<b>United States Bankruptcy Court Northern District of Illinois</b>							<b>Voluntary Petition</b>		
Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Ricardo T.</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>Just Wing'n It</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5080</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):					
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>3418 East 170th Street Lansing, IL</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
ZIPCODE <b>60438-1144</b>				ZIPCODE					
County of Residence or of the Principal Place of Business: <b>Cook</b>				County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):					
ZIPCODE				ZIPCODE					
Location of Principal Assets of Business Debtor (if different from street address above):									
ZIPCODE									
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									<b>THIS SPACE IS FOR COURT USE ONLY</b>
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000									
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Williams, Ricardo T.</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>Indiana</b>	Case Number: <b>Unknown Ch. 7</b>	Date Filed: <b>1997 -- Dismissed</b>	
Location Where Filed: <b>N/A</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: right;"> <input checked="" type="checkbox"/> <b>/s/ Timothy K. Liou</b> <span style="float: right;"><b>1/16/08</b></span>  <small>Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></small> </p>		
<p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No                 </p>			
<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.</p>			
<p style="text-align: center;"><b>Information Regarding the Debtor - Venue</b></p> <p style="text-align: center;">(Check any applicable box.)</p> <p> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.                 </p>			
<p style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b></p> <p style="text-align: center;">(Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">                 _____                  (Name of landlord or lessor that obtained judgment)             </p> <p style="text-align: center;">                 _____                  (Address of landlord or lessor)             </p> <p> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).                 </p>			

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): <b>Williams, Ricardo T.</b>	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Ricardo T. Williams</u> Signature of Debtor <b>Ricardo T. Williams</b></p> <p><input checked="" type="checkbox"/> _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><b>January 16, 2008</b> Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><input checked="" type="checkbox"/> _____ Signature of Foreign Representative</p> <p><input checked="" type="checkbox"/> _____ Printed Name of Foreign Representative</p> <p>_____ Date</p>	
<b>Signature of Attorney*</b> <p><input checked="" type="checkbox"/> <u>/s/ Timothy K. Liou</u> Signature of Attorney for Debtor(s) <b>Timothy K. Liou 06229724</b> Printed Name of Attorney for Debtor(s) <b>Law Office Of Timothy K. Liou</b> Firm Name <b>Suite 361 575 West Madison Street</b> Address <b>Chicago, IL 60661-2614</b></p> <p>_____ Telephone Number</p> <p><b>January 16, 2008</b> Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<b>Signature of Non-Attorney Petition Preparer</b> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p><input checked="" type="checkbox"/> _____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>_____ Date</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>	
<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>			

IN RE:

Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ricardo T. Williams

Date: January 16, 2008

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

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In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

\_\_\_\_\_  
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Williams, Ricardo T.**  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)

**X /s/ Ricardo T. Williams**  
\_\_\_\_\_  
Signature of Debtor

**1/16/2008**  
\_\_\_\_\_  
Date

Case No. (if known) \_\_\_\_\_

**X** \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

IN RE:

Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **3,500.00**

Prior to the filing of this statement I have received ..... \$ **2,500.00**

Balance Due ..... \$ **1,000.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]

**Services as provided in attached Attorney Fee Agreement, as well as preparing Chapter 13 petition and schedules which ultimately changed to that of Chapter 7 after much counseling of Debtor.**

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Representation pursuant to Sec. 523 shall be billed at \$295.00 per hour.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**January 16, 2008**

Date

**/s/ Timothy K. Liou**

Signature of Attorney

**Law Office Of Timothy K. Liou**

Name of Law Firm

IN RE:

Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	3	\$ 634,000.00		
B - Personal Property	Yes	3	\$ 18,285.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 662,942.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 10,108.11	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 128,604.09	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 22,950.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 22,950.00
TOTAL		23	\$ 652,285.00	\$ 801,655.04	



IN RE:

Case No. \_\_\_\_\_

Williams, Ricardo T.

Chapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 3,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 7,108.11
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 21,147.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 31,255.11</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 22,950.00
Average Expenses (from Schedule J, Line 18)	\$ 22,950.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 7,850.09

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 27,031.93
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 10,108.11	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 128,604.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 155,636.02

IN RE Williams, Ricardo T.

Debtor(s)

Case No.

(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Real property commonly known as 15 East Kirby, Detroit, Michigan, 48202; SURRENDERING	Fee Simple		154,000.00	150,000.00
Real property commonly known as Unit 202, 2661 South Course Drive, Pompano Beach, Florida, 33069- 3988	Fee Simple		180,000.00	205,368.26
Real property commonly known as Unit 520, 1530 South State Street, Chicago, IL 60605-2964 -- SURRENDERING	Fee Simple		300,000.00	311,772.91
TOTAL			634,000.00	

(Report also on Summary of Schedules)

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**  
Continuation Sheet - Page 1 of 2

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**Chapter 7 Liquidation Analysis/ Equity Analysis**

**Value Unit 202, 2661 South Course Drive = \$100,000.00**

**Minus:**

**Mortgage on primary residence = \$74,495.40**

**Arrears on mortgage loan = \$8,359.00**

**Homestead exemption = \$7,500.00**

**Water lien = \$304.58**

**Costs of sale at 10% of sale price (includes customary selling broker's commission, real estate tax prorations, title insurance, survey, and the like) = \$10,000.00**

**Net to unsecured creditors in liquidation = (\$658.58)**

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**  
**Continuation Sheet - Page 2 of 2**

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**Chapter 7 Liquidation Analysis/ Equity Analysis**

**Value of primary residence = \$100,000.00**

**Minus:**

**Mortgage on primary residence = \$74,495.40**

**Arrears on mortgage loan = \$8,359.00**

**Homestead exemption = \$7,500.00**

**Water lien = \$304.58**

**Costs of sale at 10% of sale price (includes customary selling broker's commission, real estate tax prorations, title insurance, survey, and the like) = \$10,000.00**

**Net to unsecured creditors in liquidation = (\$658.58)**

IN RE Williams, Ricardo T.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	<b>Business checking account held by National City Bank</b>		<b>800.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account held by LaSalle Bank (joint account w/fiancee); value shown is Debtor's proportionate share</b>		<b>2,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Miscellaneous depreciated household goods and furnishings</b>		<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Necessary wearing apparel and shoes</b>		<b>200.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Accident and Dismemberment insurance policy held by Stonebridge Insurance</b>		<b>0.00</b>
		<b>Term life insurance held by Fidelity Insurance Company</b>		<b>0.00</b>
		<b>Term life insurance held by Minnesota Life</b>		<b>0.00</b>
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1990 Buick LeSabre w/200k miles in fair condition</b> <b>2004 Toyota Avalon w/50k miles; purchased 01/2006</b>		<b>500.00</b> <b>14,285.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			

IN RE Williams, Ricardo T.

Debtor(s)

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>18,285.00</b>

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)
[ ] Check if debtor claims a homestead exemption that exceeds \$136,875.

- [ ] 11 U.S.C. § 522(b)(2)
- [x] 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by LaSalle Bank (joint account w/fiancee); value shown is Debtor's proportionate share	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
2004 Toyota Avalon w/50k miles; purchased 01/2006	735 ILCS 5/12-1001(c)	2,400.00	14,285.00



SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5404 Avelo Mortgage Box 660138 Dallas, TX 75266-0138		Mortgage on real property commonly known as 15 East Kirby 514, Detroit, Michigan, 48202; Surrendering  VALUE \$ 154,000.00				150,000.00	
ACCOUNT NO. Pierce & Associates Suite 1300 1 North Dearborn Street Chicago, IL 60602		Assignee or other notification for: Avelo Mortgage  VALUE \$					
ACCOUNT NO. 2507 Chase Bank 12 South Clark Street Chicago, IL 60602		Mortgage on real property commonly known as unit 202, 2661 South Course Drive, Pompano Beach, Florida, 33069-3988  VALUE \$ 180,000.00				202,500.00	22,500.00
ACCOUNT NO. 1476 Cook County Collector Box 4468 Carol Stream, IL 60197-4468		general real estate taxes for parking space associated with Unit 520, 1530 South State Street, Chicago, IL 60605-2964  VALUE \$				1,663.67	1,663.67
Subtotal (Total of this page)						\$ 354,163.67	\$ 24,163.67
Total (Use only on last page)						\$	\$

2 continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

IN RE Williams, Ricardo T.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>1050</b> <b>Cook County Collector</b> <b>Box 4468</b> <b>Carol Stream, IL 60197-4468</b>		<b>2004 general real estate taxes for Unit 520, 1530 South State Street, Chicago, IL 60605-2964</b>  VALUE \$ <b>300,000.00</b>				<b>2,911.00</b>	
ACCOUNT NO. <b>5202</b> <b>Dearborn Tower Condominium Association</b> <b>C/O Levenfeld Pearlstein LLC</b> <b>2 North LaSalle Street, Suite 1300</b> <b>Chicago, IL 60602</b>		<b>Condominium assesments for Unit 520, 1530 South State Street, Chicago, IL 60605-2964</b>  VALUE \$ <b>300,000.00</b>				<b>3,000.00</b>	
ACCOUNT NO. <b>Levenfeld Pearlstein LLC</b> <b>2 North LaSalle Street, Suite 1300</b> <b>Chicago, IL 60602</b>		<b>Assignee or other notification for: Dearborn Tower Condominium Association</b>  VALUE \$					
ACCOUNT NO. <b>8472</b> <b>Household Finance Corporation</b> <b>C/O Louis S. Freedman</b> <b>Box 3228</b> <b>Naperville, IL 60566-7228</b>		<b>Third mortgage on real property commonly known as 1530 South State Street</b>  VALUE \$ <b>300,000.00</b>				<b>26,789.44</b>	
ACCOUNT NO. <b>0201</b> <b>Palm_Aire Country Apts. Condominium</b> <b>C/O Becker &amp; Poliakoff, P.A.</b> <b>3111 Stirling Road</b> <b>Fort Lauderdale, FL 33312-9057</b>		<b>Condominium assessments</b>  VALUE \$ <b>180,000.00</b>				<b>2,868.26</b>	<b>2,868.26</b>
ACCOUNT NO. <b>2270</b> <b>U.S.A.A. Savings Bank</b> <b>P.O. Box 14050</b> <b>Las Vegas, NV 89114</b>		<b>Title to 2004 Toyota Avalon; contractual monthly payment was \$452.00</b>  VALUE \$ <b>14,285.00</b>				<b>12,138.00</b>	
Subtotal (Total of this page)						\$ <b>47,706.70</b>	\$ <b>2,868.26</b>
Total (Use only on last page)						\$	\$

Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>4047</b> <b>Washington Mutual</b> <b>Box 660509</b> <b>Dallas, TX 75266-0509</b>		<b>First mortgage on Debtor's rental property commonly known as Unit 520, 1530 South State Street, Chicago, IL 60605-2964; arrears not included in claim are \$5,373.00</b> VALUE \$ <b>300,000.00</b>				<b>177,527.82</b>	
ACCOUNT NO. <b>Heavner, Scott, Beyers &amp; Mihlar</b> <b>Box 740</b> <b>Decatur, IL 62525</b>		<b>Assignee or other notification for: Washington Mutual</b> VALUE \$					
ACCOUNT NO. <b>1998</b> <b>Wells Fargo Financial</b> <b>Box 98798</b> <b>Las Vegas, NV 89193-8798</b>		<b>Second mortgage on real property commonly known as Unit 520, 1530 South State Street, Chicago, IL 60605-2964; arrears not included in claim are \$9,072.00</b> VALUE \$ <b>300,000.00</b>				<b>83,544.65</b>	
ACCOUNT NO. <b>Pierce &amp; Associates</b> <b>Suite 1300</b> <b>1 North Dearborn Street</b> <b>Chicago, IL 60602</b>		<b>Assignee or other notification for: Wells Fargo Financial</b> VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
ACCOUNT NO.		VALUE \$					
Subtotal (Total of this page)						\$ <b>261,072.47</b>	\$
Total (Use only on last page)						\$ <b>662,942.84</b>	\$ <b>27,031.93</b>

Sheet no. **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims(Report also on  
Summary of  
Schedules.)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☒ **Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**  
Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)****Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>5080</b> <b>Suzanne Manas</b> <b>2528 Soufec Drive</b> <b>Jacksonville, FL 32208</b>		<b>court-ordered child support</b>				<b>3,000.00</b>	<b>3,000.00</b>	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Totals of this page)\$ **3,000.00** \$ **3,000.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$

\$

\$

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)****Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 9246 District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604		federal taxes for 2006				4,100.00	4,100.00	
ACCOUNT NO. 9246 District Director Internal Revenue Service Stop 5016, 230 South Dearborn Street Chicago, IL 60604		federal employment taxes for 2006				199.35	199.35	
ACCOUNT NO. 0008 Illinois Deparment Of Revenue Box 19025 Springfield, IL 62794-9025		state taxes for 2006				710.00	710.00	
ACCOUNT NO. 6154 Illinois Dept Of Employment Security Claimant Services 33 South State Street Chicago, IL 60603		unemployment state taxes for 2006				2,098.76	2,098.76	
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal  
(Totals of this page)

\$ 7,108.11 \$ 7,108.11 \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ 10,108.11

Total

(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 10,108.11 \$

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2451</b> <b>5 Star Bank</b> <b>P.O. Box 35420</b> <b>Colorado Springs, CO 80935</b>		<b>charge</b>				<b>1,432.12</b>
ACCOUNT NO. <b>8200</b> <b>A 2 Z Dental</b> <b>1605 South Michigan Avenue</b> <b>Chicago, IL 60616</b>		<b>dental service</b>				<b>135.00</b>
ACCOUNT NO. <b>2427</b> <b>American Family Mutual Insurance Company</b> <b>C/O Howard Mark Law Office</b> <b>134 North La Salle Street</b> <b>Chicago, IL 60602</b>		<b>Subrogation action</b>				<b>6,912.26</b>
ACCOUNT NO. <b>Parillo Weiss Ohalloran</b> <b>50th Floor</b> <b>77 West Wacker Drive</b> <b>Chicago, IL 60601</b>		<b>Assignee or other notification for:</b> <b>American Family Mutual Insurance Company</b>				

5 continuation sheets attached

Subtotal  
(Total of this page) \$ **8,479.38**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0960</b> <b>Bloomington Hospital</b> <b>C/O Lorrecc Manns</b> <b>Box 1149</b> <b>Bloomington, IN 47402</b>		<b>Medical bill</b>				<b>3,677.00</b>
ACCOUNT NO. <b>7975</b> <b>Chase Bank</b> <b>12 South Clark Street</b> <b>Chicago, IL 60602</b>		<b>charge</b>				<b>1,126.20</b>
ACCOUNT NO. <b>5140</b> <b>City Of Chicago Dept Of Revenue</b> <b>Bureau Of Parking Bankruptcy</b> <b>333 South State Street, Rm LL 30</b> <b>Chicago, IL 60604</b>		<b>parking citations</b>				<b>910.00</b>
ACCOUNT NO. <b>Linebarger Goggan Blair &amp; Sampson, LLP</b> <b>Box 06152</b> <b>Chicago, IL 60606-0152</b>		<b>Assignee or other notification for:</b> <b>City Of Chicago Dept Of Revenue</b>				
ACCOUNT NO. <b>4981</b> <b>City Of Chicago Dept Of Revenue</b> <b>Bureau Of Parking Bankruptcy</b> <b>333 South State Street, Rm LL 30</b> <b>Chicago, IL 60604</b>		<b>Parking violation (Michigan AHC9161)</b>				<b>50.00</b>
ACCOUNT NO. <b>5895</b> <b>Cogle Commission Company</b> <b>345 North Aberdeen</b> <b>Chicago, IL 60607</b>		<b>food service</b>				<b>3,694.76</b>
ACCOUNT NO. <b>0460</b> <b>Don Mar Service Corporation</b> <b>500 W Palatine Road Suite 105</b> <b>Wheeling, IL 60090</b>		<b>food service</b>				<b>435.13</b>

Sheet no. 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)\$ **9,893.09**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$



IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9321 <b>First Resort Pest Control</b> <b>16901 Van Dam Road Building #2</b> <b>South Holland, IL 60473</b>		<b>pest control service</b>				<b>170.00</b>
ACCOUNT NO. 7755 <b>GE Money Bank</b> <b>Box 981064</b> <b>El Paso, TX 79998-1064</b>		<b>charge</b>				<b>2,569.59</b>
ACCOUNT NO. 1567 <b>HFC</b> <b>108 Commons Drive</b> <b>Chicago Ridge, IL 60415</b>		<b>personal loan</b>				<b>18,000.00</b>
ACCOUNT NO. 2719 <b>Law Offices Of Tracie R. Porter, LLC</b> <b>1507 East 53rd Street #113</b> <b>Chicago, IL 60615</b>		<b>legal services</b>				<b>150.00</b>
ACCOUNT NO. 2447 <b>Linebarger Goggan Blair &amp; Sampson, LLP</b> <b>Box 06152</b> <b>Chicago, IL 60606-0152</b>		<b>parking citations</b>				<b>220.00</b>
ACCOUNT NO. <b>City Of Chicago Dept Of Revenue</b> <b>Bureau Of Parking Bankruptcy</b> <b>333 South State Street, Rm LL 30</b> <b>Chicago, IL 60604</b>		<b>Assignee or other notification for:</b> <b>Linebarger Goggan Blair &amp; Sampson, LLP</b>				
ACCOUNT NO. 5080 <b>Mark Ruben</b> <b>Unit 2G</b> <b>900 Sinner Street</b> <b>Des Plaines, IL 60016</b>		<b>personal loan</b>				<b>23,453.61</b>

Sheet no. 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **44,563.20**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Chistopher D. Kruger</b> <b>2022 Dodge Avenue</b> <b>Evanston, IL 60201</b>		<b>Assignee or other notification for:</b> <b>Mark Ruben</b>				
ACCOUNT NO. <b>7123</b> <b>Midland Funding</b> <b>C/O Blatt, Hasenmiller</b> <b>125 South Wacker Drive, Suite 400</b> <b>Chicago, IL 60606</b>		<b>judgment</b>				<b>4,115.93</b>
ACCOUNT NO. <b>1492</b> <b>Movie Facts</b> <b>1870 Busse Hwy</b> <b>Des Plaines, IL 60016</b>		<b>marketing service</b>				<b>560.00</b>
ACCOUNT NO. <b>1951</b> <b>Nicor Gas</b> <b>Box 549</b> <b>Aurora, IL 60507</b>		<b>utility service</b>				<b>537.33</b>
ACCOUNT NO. <b>0201</b> <b>Palm-Aire Country Club Condominium No. 2</b> <b>2675 South Course Drive</b> <b>Pompano Beach, FL 33069</b>		<b>condominium assesments for unit 202, 2661</b> <b>South Course Drive, Pompano Beach, Florida,</b> <b>33069- 3988</b>				<b>2,000.00</b>
ACCOUNT NO. <b>7943</b> <b>Parts Town</b> <b>Credit Dept.</b> <b>1814 Beach Street</b> <b>Broadview, IL 60155</b>		<b>repairs</b>				<b>305.42</b>
ACCOUNT NO. <b>7981</b> <b>Sallie Mae</b> <b>Box 9500</b> <b>Wilkes Barre, PA 18773-9500</b>		<b>federal student loans</b>				<b>21,147.00</b>

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **28,665.68**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1045</b> <b>Testa Produce, Inc.</b> <b>1501 South Blue Island Avenue</b> <b>Chicago, IL 60608</b>		<b>charge</b>				<b>544.75</b>
ACCOUNT NO. <b>2086</b> <b>U.S.S.A. Savings Bank</b> <b>P.O. Box 14050</b> <b>Las Vegas, NV 89114</b>		<b>charge</b>				<b>12,121.99</b>
ACCOUNT NO. <b>Sarma Collections, Inc.</b> <b>1801 Broadway</b> <b>San Antonio, TX 78215</b>		<b>Assignee or other notification for:</b> <b>U.S.S.A. Savings Bank</b>				
ACCOUNT NO. <b>2593</b> <b>U.S.S.A. Savings Bank</b> <b>P.O. Box 14050</b> <b>Las Vegas, NV 89114</b>		<b>personal loan</b>				<b>22,000.00</b>
ACCOUNT NO. <b>8485</b> <b>Warehouse Direct</b> <b>1601 W. Algonquin Road</b> <b>Mount Prospect, IL 60056</b>		<b>janitorial supplies</b>				<b>177.00</b>
ACCOUNT NO. <b>7073</b> <b>Washington Mutual</b> <b>Box 660509</b> <b>Dallas, TX 75266-0509</b>		<b>charge</b>				<b>1,400.00</b>
ACCOUNT NO. <b>Providian Bank</b>		<b>Assignee or other notification for:</b> <b>Washington Mutual</b>				

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **36,243.74**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$

IN RE Williams, Ricardo T.

Debtor(s)

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5643</b> <b>Washington Mutual</b> <b>Box 1093</b> <b>North Ridge, CA 91326</b>		<b>Overdraft fee</b>				<b>759.00</b>
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **5** of **5** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **759.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **128,604.09**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Michael Faye Unit 202 2661 South Course Drive Pompano Beach, FL 33069	Oral leasehold tenancy for \$1,200.00 per month -- Debtor accepting
Kristine Erickson Unit 502 1530 South State Street Chicago, IL 60605	Oral leasehold tenancy for \$1,600.00 per month -- Debtor rejecting
Matanky Realty Group Suite 2350 200 North LaSalle Street Chicago, IL 60601	Retail space lease for \$2,500.00 per month -- Debtor rejecting

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

(If known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

**INCOME:** (Estimate of average or projected monthly income at time case filed)

DEBTOR	SPOUSE
1. Name of Debtor	
2. Address of Debtor	
3. City and State of Debtor	
4. Zip Code of Debtor	
5. Date of Birth of Debtor	
6. Social Security Number of Debtor	
7. Date of Marriage	
8. Date of Separation	
9. Date of Divorce	
10. Name of Spouse	
11. Address of Spouse	
12. City and State of Spouse	
13. Zip Code of Spouse	
14. Date of Birth of Spouse	
15. Social Security Number of Spouse	
16. Date of Marriage	
17. Date of Separation	
18. Date of Divorce	
19. Name of Debtor	
20. Address of Debtor	
21. City and State of Debtor	
22. Zip Code of Debtor	
23. Date of Birth of Debtor	
24. Social Security Number of Debtor	
25. Date of Marriage	
26. Date of Separation	
27. Date of Divorce	
28. Name of Spouse	
29. Address of Spouse	
30. City and State of Spouse	
31. Zip Code of Spouse	
32. Date of Birth of Spouse	
33. Social Security Number of Spouse	
34. Date of Marriage	
35. Date of Separation	
36. Date of Divorce	
37. Name of Debtor	
38. Address of Debtor	
39. City and State of Debtor	
40. Zip Code of Debtor	
41. Date of Birth of Debtor	
42. Social Security Number of Debtor	
43. Date of Marriage	
44. Date of Separation	
45. Date of Divorce	
46. Name of Spouse	
47. Address of Spouse	
48. City and State of Spouse	
49. Zip Code of Spouse	
50. Date of Birth of Spouse	
51. Social Security Number of Spouse	
52. Date of Marriage	
53. Date of Separation	
54. Date of Divorce	
55. Name of Debtor	
56. Address of Debtor	
57. City and State of Debtor	
58. Zip Code of Debtor	
59. Date of Birth of Debtor	
60. Social Security Number of Debtor	
61. Date of Marriage	
62. Date of Separation	
63. Date of Divorce	
64. Name of Spouse	
65. Address of Spouse	
66. City and State of Spouse	
67. Zip Code of Spouse	
68. Date of Birth of Spouse	
69. Social Security Number of Spouse	
70. Date of Marriage	
71. Date of Separation	
72. Date of Divorce	
73. Name of Debtor	
74. Address of Debtor	
75. City and State of Debtor	
76. Zip Code of Debtor	
77. Date of Birth of Debtor	
78. Social Security Number of Debtor	
79. Date of Marriage	
80. Date of Separation	
81. Date of Divorce	
82. Name of Spouse	
83. Address of Spouse	
84. City and State of Spouse	
85. Zip Code of Spouse	
86. Date of Birth of Spouse	
87. Social Security Number of Spouse	
88. Date of Marriage	
89. Date of Separation	
90. Date of Divorce	
91. Name of Debtor	
92. Address of Debtor	
93. City and State of Debtor	
94. Zip Code of Debtor	
95. Date of Birth of Debtor	
96. Social Security Number of Debtor	
97. Date of Marriage	
98. Date of Separation	
99. Date of Divorce	
100. Name of Spouse	
101. Address of Spouse	
102. City and State of Spouse	
103. Zip Code of Spouse	
104. Date of Birth of Spouse	
105. Social Security Number of Spouse	
106. Date of Marriage	
107. Date of Separation	
108. Date of Divorce	
109. Name of Debtor	
110. Address of Debtor	
111. City and State of Debtor	
112. Zip Code of Debtor	
113. Date of Birth of Debtor	
114. Social Security Number of Debtor	
115. Date of Marriage	
116. Date of Separation	
117. Date of Divorce	
118. Name of Spouse	
119. Address of Spouse	
120. City and State of Spouse	
121. Zip Code of Spouse	
122. Date of Birth of Spouse	
123. Social Security Number of Spouse	
124. Date of Marriage	
125. Date of Separation	
126. Date of Divorce	
127. Name of Debtor	
128. Address of Debtor	
129. City and State of Debtor	
130. Zip Code of Debtor	
131. Date of Birth of Debtor	
132. Social Security Number of Debtor	
133. Date of Marriage	
134. Date of Separation	
135. Date of Divorce	
136. Name of Spouse	
137. Address of Spouse	
138. City and State of Spouse	
139. Zip Code of Spouse	
140. Date of Birth of Spouse	
141. Social Security Number of Spouse	
142. Date of Marriage	
143. Date of Separation	
144. Date of Divorce	
145. Name of Debtor	
146. Address of Debtor	
147. City and State of Debtor	
148. Zip Code of Debtor	
149. Date of Birth of Debtor	
150. Social Security Number of Debtor	
151. Date of Marriage	
152. Date of Separation	
153. Date of Divorce	
154. Name of Spouse	
155. Address of Spouse	
156. City and State of Spouse	

\$

\$

\$	0.00	\$
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\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$	0.00	\$
----	------	----

\$	0.00	\$
----	------	----

\$ **18,000.00** \$

\$	<b>1,200.00</b>	\$
----	-----------------	----

\$

\$

\$ \_\_\_\_\_ \$ \_\_\_\_\_

---

\$ \_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_

---

\$ 3,150.00 \$

\$ **600.00** \$

\$	22.950.00	\$
----	-----------	----

**\$ 22,950.00 \$**

\$ **22,950.00**

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

None

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,200.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 200.00
b. Water and sewer	\$ 50.00
c. Telephone	\$ 75.00
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$ 14.00
4. Food	\$ 250.00
5. Clothing	\$ 35.00
6. Laundry and dry cleaning	\$ 15.00
7. Medical and dental expenses	\$ 15.00
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$
b. Life	\$ 80.00
c. Health	\$
d. Auto	\$ 150.00
e. Other <u>Assessment Florida Property</u>	\$ 250.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>General Real Estate Taxes For 1530 South State Street</u>	\$ 250.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 452.00
b. Other <u>Chase</u>	\$ 1,800.00
14. Alimony, maintenance, and support paid to others	\$ 425.00
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 17,489.00
17. Other	\$
	\$
	\$

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 22,950.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

None

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 22,950.00
b. Average monthly expenses from Line 18 above	\$ 22,950.00
c. Monthly net income (a. minus b.)	\$ 0.00



DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 16, 2008

Signature: /s/ Ricardo T. Williams  
Ricardo T. Williams

Debtor

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

\_\_\_\_\_

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Williams, Ricardo T.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ \_\_\_\_\_

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 18,000.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ <u>3,500.00</u>
4. Payroll Taxes	\$ <u>500.00</u>
5. Unemployment Taxes	\$ <u>164.00</u>
6. Worker's Compensation	\$ <u>300.00</u>
7. Other Taxes	\$ <u>700.00</u>
8. Inventory Purchases (Including raw materials)	\$ <u>5,500.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ <u>2,500.00</u>
11. Utilities	\$ <u>2,290.00</u>
12. Office Expenses and Supplies	\$ <u>85.00</u>
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ <u>300.00</u>
15. Travel and Entertainment	\$ <u>300.00</u>
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ <u>300.00</u>
18. Insurance	\$ <u>300.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): Franchisee Fee 750.00 \$ 750.00

22. Total Monthly Expenses (Add items 3-21) \$ 17,489.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 511.00

IN RE:

Williams, Ricardo T.

Case No. \_\_\_\_\_

Chapter 7

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2007: approx. \$18,500.00;  
2006: approx. \$35,358.00; and  
2005: approx. \$80,071.00.

### 2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Unemployment Benefit  
2007: approx. \$11,454.00;  
2006: approx. \$.00; and  
2005: approx. \$.00.

0.00 Rental Income  
2007: approx. \$25,200.00;  
2006: approx. \$16,800.00; and  
2005: approx. \$.00.

0.00 Contribution of Valerie Evans to household budget:  
2007: approx. \$45,000.00;

2006: approx. \$60,000.00; and  
2005: approx. \$60,000.00.

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Wells Fargo Bank, N.A. v. Ricardo T. Williams, 07 CH 16652</b>	<b>Complaint to Foreclose Mortgage</b>	<b>Circuit Court of Cook County, Municipal Division, Chancery Division</b>	<b>Pending</b>
<b>Avelo Mortgage v. Ricardo T. Williams, case number unknown</b>	<b>Complaint to Foreclose Mortgage</b>	<b>Detroit Circuit Court, Ohio</b>	<b>pending</b>
<b>Household Finance v. Ricardo Williams, 07 M1 148472</b>	<b>Complaint</b>	<b>Circuit Court of Cook County, Municipal Division, First District</b>	<b>Dismissed without prejudice</b>
<b>Dearborn Tower Condo Ass'n v. Ricardo T. Williams, 07 M1 726116</b>	<b>Complaint for unpaid assessments</b>	<b>Circuit Court of Cook County, Municipal Division, First District</b>	<b>pending</b>
<b>Midland Funding, L.L.C., v. Ricardo Williams</b>	<b>Complaint</b>	<b>Circuit Court of Cook County, Municipal Division, First District</b>	<b>judgment</b>
<b>Dearborn Tower Condo Ass'n v. Ricardo T. Williams, 07 M1 705376</b>	<b>Complaint for unpaid assessments</b>	<b>Circuit Court of Cook County, Municipal Division, First District</b>	<b>pending</b>
<b>American Family Mutual Insurance Company v. Ricardo Williams, 06 M1 022427</b>	<b>Subrogation complaint</b>	<b>Circuit Court of Cook County, Municipal Division, First District</b>	<b>pending</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

## 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Washington Mutual Box 660509 Dallas, TX 75266-0509	checking account	10/06
LaSalle Bank	checking account	01/07
LaSalle Bank	savings account	10/06

## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.



**15. Prior address of debtor**

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS**

**1530 South State Street, Chicago, IL 60605**

**NAME USED**

**Ricardo T. Williams**

**DATES OF OCCUPANCY**

**08/2002-03/2007**

**16. Spouses and Former Spouses**

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



**18. Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS  
OF SOCIAL-  
SECURITY OR OTHER  
INDIVIDUAL  
TAXPAYER-I.D. NO.  
(ITIN)/COMPLETE EIN

**NAME**

**Just Wing'n It**

**ADDRESS**

**83 West Joe Orr Road  
Chicago Heights, IL 60411**

**NATURE OF  
BUSINESS  
"Hot wing"  
restaurant -- 25  
flavors!**

**BEGINNING AND  
ENDING DATES  
09/2006 to  
present**

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS  
**Kathy Humecki And Associates**  
**Suite 104**  
**20000 Governors Drive**  
**Olympia Fields, IL 60461**

DATES SERVICES RENDERED  
**03/28/07**

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

- None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**Mark Ruben**  
**900 Sinner Street #2G**  
**Des Plaines, IL 60016**

DATE OF WITHDRAWAL  
**09/2006**

- None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 16, 2008 Signature /s/ Ricardo T. Williams  
of Debtor **Ricardo T. Williams**

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*



IN RE:

Williams, Ricardo T.

Case No. \_\_\_\_\_

Chapter **7**

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.  
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.  
☒ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Real property commonly known as 15 Eas	Avelo Mortgage	✓			
Real property commonly known as Unit 20	Chase Bank				✓
Real property commonly known as Unit 52	Cook County Collector	✓			
Real property commonly known as Unit 52	Dearborn Tower Condominium Associatio	✓			
Real property commonly known as Unit 52	Household Finance Corporation	✓			
Real property commonly known as Unit 20	Palm_Aire Country Apts. Condominium				✓
Real property commonly known as Unit 52	Washington Mutual	✓			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

01/16/2008

/s/ Ricardo T. Williams

Date

Ricardo T. Williams

Debtor

Joint Debtor (if applicable)

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE:

Case No. \_\_\_\_\_

Williams, Ricardo T.

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 45

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: January 16, 2008

/s/ Ricardo T. Williams

Debtor

\_\_\_\_\_  
Joint Debtor

Williams, Ricardo T.  
3418 East 170th Street  
Lansing, IL 60438-1144

Cook County Collector  
Box 4468  
Carol Stream, IL 60197-4468

Illinois Deparment Of Revenue  
Box 19025  
Springfield, IL 62794-9025

Law Office Of Timothy K. Liou  
Suite 361 575 West Madison Street  
Chicago, IL 60661-2614

Cogle Commission Company  
345 North Aberdeen  
Chicago, IL 60607

Illinois Dept Of Employment Security  
Claimant Services  
33 South State Street  
Chicago, IL 60603

5 Star Bank  
P.O. Box 35420  
Colorado Springs, CO 80935

Dearborn Tower Condominium Association  
C/O Levenfeld Pearlstein LLC  
2 North LaSalle Street, Suite 1300  
Chicago, IL 60602

Kristine Erickson  
Unit 502  
1530 South State Street  
Chicago, IL 60605

A 2 Z Dental  
1605 South Michigan Avenue  
Chicago, IL 60616

District Director  
Internal Revenue Service  
Stop 5016, 230 South Dearborn Street  
Chicago, IL 60604

Law Offices Of Tracie R. Porter, LLC  
1507 East 53rd Street #113  
Chicago, IL 60615

American Family Mutual Insurance  
Company  
C/O Howard Mark Law Office  
134 North La Salle Street  
Chicago, IL 60602

Don Mar Service Corporation  
500 W Palatine Road Suite 105  
Wheeling, IL 60090

Levenfeld Pearlstein LLC  
2 North LaSalle Street, Suite 1300  
Chicago, IL 60602

Avelo Mortgage  
Box 660138  
Dallas, TX 75266-0138

First Resort Pest Control  
16901 Van Dam Road Building #2  
South Holland, IL 60473

Linebarger Goggan Blair & Sampson, LLP  
Box 06152  
Chicago, IL 60606-0152

Bloomington Hospital  
C/O Lorrecc Manns  
Box 1149  
Bloomington, IN 47402

GE Money Bank  
Box 981064  
El Paso, TX 79998-1064

Mark Ruben  
Unit 2G  
900 Sinner Street  
Des Plaines, IL 60016

Chase Bank  
12 South Clark Street  
Chicago, IL 60602

Heavner, Scott, Beyers & Mihlar  
Box 740  
Decatur, IL 62525

Matanky Realty Group  
Suite 2350  
200 North LaSalle Street  
Chicago, IL 60601

Chistopher D. Kruger  
2022 Dodge Avenue  
Evanston, IL 60201

HFC  
108 Commons Drive  
Chicago Ridge, IL 60415

Michael Faye  
Unit 202  
2661 South Course Drive  
Pompano Beach, FL 33069

City Of Chicago Dept Of Revenue  
Bureau Of Parking Bankruptcy  
333 South State Street, Rm LL 30  
Chicago, IL 60604

Household Finance Corporation  
C/O Louis S. Freedman  
Box 3228  
Naperville, IL 60566-7228

Midland Funding  
C/O Blatt, Hasenmiller  
125 South Wacker Drive, Suite 400  
Chicago, IL 60606

Movie Facts  
1870 Busse Hwy  
Des Plaines, IL 60016

Testa Produce, Inc.  
1501 South Blue Island Avenue  
Chicago, IL 60608

Nicor Gas  
Box 549  
Aurora, IL 60507

U.S.A.A. Savings Bank  
P.O. Box 14050  
Las Vegas, NV 89114

Palm-Aire Country Club Condominium No. 2  
2675 South Course Drive  
Pompano Beach, FL 33069

U.S.S.A. Savings Bank  
P.O. Box 14050  
Las Vegas, NV 89114

Palm\_Aire Country Apts. Condominium  
C/O Becker & Poliakoff, P.A.  
3111 Stirling Road  
Fort Lauderdale, FL 33312-9057

Warehouse Direct  
1601 W. Algonquin Road  
Mount Prospect, IL 60056

Parillo Weiss Ohalloran  
50th Floor  
77 West Wacker Drive  
Chicago, IL 60601

Washington Mutual  
Box 660509  
Dallas, TX 75266-0509

Parts Town  
Credit Dept.  
1814 Beach Street  
Broadview, IL 60155

Washington Mutual  
Box 1093  
North Ridge, CA 91326

Pierce & Associates  
Suite 1300  
1 North Dearborn Street  
Chicago, IL 60602

Wells Fargo Financial  
Box 98798  
Las Vegas, NV 89193-8798

Sallie Mae  
Box 9500  
Wilkes Barre, PA 18773-9500

Sarma Collections, Inc.  
1801 Broadway  
San Antonio, TX 78215

Suzanne Manas  
2528 Soufec Drive  
Jacksonville, FL 32208